1917–18

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S No, 1 to 2.

P. 85

(F)

G. R. S. IX-5]

Previous references.

File No. 89-17

1917-18

Serial Nos. 102

(S.F.)

Later references.

GF 271-18 Sec: 102, 8 July 1919.
" 47-19 " 1-4 ; 8 Dec^r 1919
G.F. Dep. No. 25/43-44-

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 102

Part B for May 1918

SUBJECT.

Suggestions by Mr. K. L. Datta for the better working of the State Life Insurance Office.

S.C. 2.

To
The Secretary, Insurance Committee
" Comptroller
" Hds of Depts and Dy Comrs of Districts
No M 6964-93 dated 20-5-18.

Forwards order on the suggestions of the Special Officer Mr. K. L. Datta, M.A. for the better working of the State Life Insurance Office.

for Kardar Secy

W D 88—GPB—50,000—21-7-16

G. R. S. III—1] 1917-18

GENERAL AND REVENUE SECRETARIAT.

(57)

NOTES.

57
File No. 89/17

FILE HEADING.

Mr Datta's note on the Mysore State Life Insurance Scheme

From

No. 169 Dated 12/10/17 Received 18 Oct. 17

Diary No.	Enclos.	Spare Copies.	Serial No.

BRIEF ABSTRACT OF LETTER.

NOTES AND ORDERS.

Orders are required on the follg. recommendations:— 1. Abolition of the Insurance Committee for the reasons that work by Committee entails needless delay in the disposal of work which is mostly of a simple & routine character, there are definite rules in all points and the Comptr. would himself be able to dispose of all routine work speedily and may with the concurrence of the Senior Surgeon accept proposals.

NOTES—First Sheet.

WD 1232—GPB—20,000—18-11-15

WD 1233—GPB—60,000—1-12-16—S.

G. R. S. III-2]

General and Revenue Secretariat. | 17 File No. 89 of 1917.

Serial No.

2) The submission of a quarterly statement to Government shewing the work done in the Insurance office. (Vide para 6 of the note)

3) Alteration of the proposal form, subject to as to remedy the frequent submission of incomplete proposals which adds to the delay in the disposal of proposals. (Vide para 8 of the note)

4) Alteration of the present practice of preparing policies in advance of the payment of the first premium for the following reasons:—(Vide para 10 of the note)

i) It necessitates the watching of the delivery of the policy within a month after its receipt in the Treasury.

ii) It necessitates alteration of the figures in the policy register when the original policy is revised.

iii) No insurance company issues a policy until the first premium is paid.

5) The issue of the policy through the Head of the office to which the insurant belongs instead of through the Treasury. (Vide para 10 of the note)

NOTE—Contn. sheet.

G. R. S. III-2]

General and Revenue Secretariat. | 97 File No. 89 of 191 7

Serial No.

6) Splitting up of the present ledger into 2 registers — the Premium ledger and the Personal ledger, so as to lighten the work of ledgerers, reduce the use of Stationery and facilitate easy and correct verification (Vide paras 11 & 15 of the note)

7) The revision of the headings of the Policy registers, so that no demands on account of new policies may be over-looked. (Vide para 16 of the note)

8) Rules for the destruction of records (Vide para 18 of the note)

9) Opening (one place all) new registers for noting in premia in arrears and the recovery thereof. (Vide para 19 of the note)

10) The delegation of power to the Comptroller for authorising payments not exceeding Rs 1000/- (Vide para 20 a)

R.

11) The discontinuance of Statement No III that is appended to the Annual Report (Vide para 20 b)

12) Omission of certain needless entries in the casualty register such as details of medl. &c. etc.

NOTE—Contn. sheet.

WD 1233—GPB—60,000—1-12-16—S.

G. R. S. III-2]

General and Revenue Secretariat. | 87 File No. 89 of 1917.

Serial No.

13) Opening addl columns in the Register of Rejected proposals and in the Proposal register for noting separately temporary and permanent rejections - as well as first, further and optional proposals respectively.

14) Discontinuance of the Premium Receipt book

15) Reduction in the number and size of the Policy Register so as to facilitate work.

16) The separation of the medical report from the proposal form, so that the former may be kept confidential and issued only to the Medl. Officer.

As regard the Public Branch, our Delhi is of opinion that its growth has been unduly arrested by the rule which requires a committee of 3 members to go through the proposal papers before a policy is issued. He suggests that the proposer should be permitted to go to a St. Medl Officer straight and

NOTE—Contn. sheet.

D 1134

WD 1233—GPB—60,000—1-12-16—S. 5

G. R. S. III-2]

General and Revenue Secretariat. | 57 File No. 89 of 1917.

Serial No.

the latter allowed to examine him at once if a proposal duly supported by a domicile certificate and evidence of age, is presented to him and that all proposals should be accepted by the Compounder with the concurrence of the Senior Surgeon. Subd with a copy of the Insurance Rules.

P.T.O

NOTE—Contn. sheet.

(6

D 1134 GI 89-17 Ser.

S. III–3]

ROUTINE NOTES.

[To be used only for notes, requisitions, etc., not intended for permanent record.]

Note on the Mysore State Life Insurance Office.

A copy of Mr. Datta's note on the marginally noted subject is forwarded to Assistant Secretary, Branch II for working up the case.

Rec'd. 3/12 with rpy

CSS

GI 1117

18

GI 1117

There are 3 points for orders in this case.

Paras 1–6. I. Abolition of the Insurance Committee - Para 6 of the note - The insurance work should be done by the Comptr with the help of the Accts Officer as usual - Comm. should order if ... in all cases necy - This will avoid the unnecessary delay in the issue of policies.

Paras 7–20. II. Suggestions regarding improvement in the working of the Insurance office

1) to avoid delays in the despatch of policies -

2) to reduce unnecessary work resulting in the preparation of policies, lapsement of 1st premium

3) necessary orders in the ledger

4) to destroy old useless records

N.B.—*Should routine notes be written on small slips, the notes must be copied, or slips pasted on this form.*

ND 1233—GPB—60,000—1-12-16—S.

G. R. S. III-2]

General and Revenue Secretariat.

G.F. File No. 1134 89 of 1917

Serial No.	
	5) to have an effective watch over recovery of arrears of premia &c
	6) to effect reduction under miscellaneous items of work.
	III. Proposal to permit persons of the Public insurance branch to be deputed to Shaikhpur for medical examination and to forward the applications there in to the Secy Insurance Committee.
	2. Suggestions No I & III are very important and it seems desirable to consult the President and members of the Insurance Committee in the 1st instance & all the papers if approved are to be forwarded to the Secy Insurance Committee CO for further perusal
	(Chief Secy) 18 8-12-17
	14/12/17
	To. Secy Insurance Committee CO with compliments for favour of an expression of the views of the President & members of the Committee
	18 Secretary Govt
	14.12.17 For Chief Secy

GEN FINANCIAL
15 DEC 1917
H 1467-17
15/12/17

NOTE—Contn. sheet.

P. D. O. 16.2.18

WD 1233—GPB—60,000—1-12-16—S.

8

G. R. S. III-2]

General and Revenue Secretariat.

S.P. File No. 89 of 1917.

Serial No.

e No 4 U.O. 16.2.18.

18

The file is returned with compliments. A Copy of the Statement of opinion of the President and Members of the Insurance Committee is appended.

Dated 16-2-18.

S. N. Choat Lanjam
Joint Secretary,
Insurance Committee.

mR

P.T.O.

NOTE—Contn. sheet.

MD 1233—GPB—60,000—1-12-16—S.

9

G. R. S. III-2]

General and Revenue Secretariat.

G.F. File No. 89 of 1917.

Serial No.

Refer: As per chief Secys. adm. of 14.12.17.

The views of the President and members of the Municipal Committee in regard to Mr. Datta's proposals have been obtained.

Of the III 3 points I, II & III, the suggestion under II[x], calculated to simplify or improve the working in the Municipality have been accepted practically unanimously.

They may all be approved with one or two little modifications suggested by the Secy. I. C. Mr. Krishna Rao, and agreed to by the President in the matter of introducing the new form of Receipt books & Postal books gradually, i.e. one district after another & of destroying old records[x]

Paras 7-20 of Mr. Datta's note.

Item (D):

" (E).

Paras 1-6 of Mr. Datta's note

As regards I, the proposal to abolish the Committee, the opinion is very evenly divided; the Secy., Mr. B. Ramaswamayya, & the Senior Engineer entirely agree with Mr. Datta, while Mr. K.R. Srinivasayya while agreeing to the proposal considers that the Committee may not be able to satisfactorily cope with the work .....

The President, Mr. Chandy and the Joint Secy are of the contrary opinion —

Considering all the circumstances it seems best to continue the Committee for some time to come.

NOTE—Contn. sheet.

1134

WD 1233—GPB—60,000—1-12-16—S.

(10

G. R. S. III-2]

General and Revenue Secretariat. | G 7 File No. 89 of 1917.

Serial No.

III ... put up — As regards Mr. Dalla's proposal in para 21 of his note, viz to permit the persons in the Public branch to go to a Medical Officer direct for examination, the Committee is not quite unanimous — As pointed by the Secy and the President the question is already under consideration by the Insurance Committee, and the opinion of the President to its being allowed to deal with it may be accepted —

If approved a draft will be put up on these lines to facilitate disposal of the case.

Chief Secy).

18
19.2.18

Please draft

Let me have a short draft before close of Monday.

18
2/3/18

18
28/2/18

Draft put up.

Clean draft 18
7.3.18

2/3/18.

Typed clean draft submitted — May be sent to the 2 Members.

Chief Secy) 18
12.3.18.

1st member
2nd member

4/3/18 18

14/3

15/3

15

4.45.
15.3.18.

3197
15.3

NOTE—Contn. sheet.

May be disposed of by circulation with Dewan's approval.

Chief Secy).

18
16.3.18.

WD 1233—GPB—60,000—1-12-16—S.

11

1134

G. R. S. III-2]

General and Revenue Secretariat.

G.7 File No. 89 of 1917.

Serial No.

May be disposed of by Circulation

CBS
18/8/18

4925
18.3.18

Deewan

I generally approve the draft order. 18/8/18
May be dealt with by circular.
3.8.18 Ro

C.S.

Circulate.

HDS
4/9/18

PB
4.9.18

NOTE—Contn. sheet.

G 289-17

12
(12

(For Disposal by Circulation)

No. C. 611

15/4/1918.

GENERAL AND REVENUE SECRETARIAT.

COUNCIL MATTER.

SUBJECT.

Draft Order on Mr. Datta's note suggesting certain improvements for the better working of the State Life Insurance Office.

CIRCULATED TO THE MEMBERS OF COUNCIL.

By Order,

5th April 1918

Chief *Secretary to Government.*

Extraordinary Member of Council. approved. 16.4.

First Member of Council. Approved.

Second Member of Council. Approved.

WD 2670—GPB—1,000—11-5-17

D.-9 N dd. 16/14.4.18

mr.

G. R. S. 12]
General and Revenue Secretariat.

G 7 File No. 89 of 1907

Serial No.	
	D 7 h - D 5 h put up
	Ld Dm — clean D 7 N. duly flapped
	23/4
	18
	30/4/08
	Subd with clean draft
	Ld Dm D 7 N.
	24/5
	18
	(18 members)
	3/5/08
3950/65	Fair final note signed by the 1st member
	as put up.
	DD
	4/5/18 Dewan) with D 7 N
5830/6-5-18	18
	6/5/08

NOTE—Contn. sheet.

GPB—55,000—27.4.09

14

Final Note by the First Member of Council

Subject:—

Mr.Datta's note on the Insurance Office.

For the better working of the Insurance Office Mr.K.L.Datta, Special Officer, made certain suggestions in his Note dated 12th November 1917, the chief of which are:-

Paper under disposal

(a) Abolition of the Insurance Committee, the work of the office being attended to by the Comptroller with the help of the Senior Surgeon- subject to the orders of Government.

(b) Changes in the forms of Registers and in the mode of working in the office calculated to avoid delay in the disposal of policies, and to reduce unnecessary work.

(c) Permitting proposers in the Public Branch to go to the District Medical Officer straight for medical examination and to forward applications through him to the Secretary, Insurance Committee.

2. The President and the members of the Insurance Committee, who were consulted on these proposals have recorded their views individually.

3. The subject has been considered by the Committee of the two members of Council.

4. The proposal to abolish the Insurance Committee is not acceptable.

5. The draft order which has received the assent of all the members of Council may be approved.

Draft for approval

4th May 18

First Member of Council.

Submitted to His Highness.

I submit herewith a Final Note by the First Member of Council on the suggestions of Mr. Datta for the better working of the State Life Insurance Office, for His Highness' gracious approval.

M. Visvesvaraya
8th May 1918.

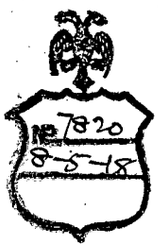
HR

1134

16

Record of Cases submitted for the Orders of His Highness the Maharaja

Subject.



Suggestions by Mr. K. L. Datta for the better working of the State Life Insurance Office.

1201

Order.

~~KRW~~

11/5/18

Fin Sanctn

12.5.18

783
17/5

KRW
10.6.18.

Issue

G.R.S. 12]
General and Revenue Secretariat.

47 D1184 File No. 89 of 1917

Serial No.	
2	To the Secy Insurance Committee " Comptroller " Heads of Depts & Dy Comms of Dists Lr No H 6944-93 dd 20-5-18 Passes orders on the proposals of this Deptt for the better working of the Insurance office Submitted to 2nd Member for perusal of H.H's orders Wickenden for Nc 22/5/18 18/23/5 (1 Member) Nc 7/6 18/7/6

185/23.5.18

432/7.6

15

GPB—55,000—27.4.09

G.J. 89—
Ser. 1

No. 49.

NOTE ON THE MYSORE STATE LIFE INSURANCE OFFICE.

No. 49

NOTE ON THE MYSORE STATE LIFE INSURANCE OFFICE.

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No. 49.

NOTE ON THE MYSORE STATE LIFE INSURANCE OFFICE.

1. The business of the Insurance Office is managed by a Committee appointed by Government consisting of eight members, of whom the Financial Secretary is President, the Comptroller is Secretary and an Assistant Comptroller is Joint Secretary. The members of the Committee are selected from among the Heads of Departments and other high Officers stationed at Bangalore, who are all busy Officers with much work of their own to do and who can consequently ill spare any time for Insurance work. As the work done by the Committee is of a routine and simple character its intervention in Insurance work merely causes inconvenience to the members and entails delay in the disposal of work without any corresponding advantage to Government or to any one else.

The Insurance Committee.

2. The Committee holds meetings once a quarter and also disposes of proposals by circulation. The work done by the Committee consists mainly of passing statements showing the progress of work in the Office and issuing orders on doubtful points in the application of rules, and on doubtful proposals about which there may be difference of opinion and on general matters on which there may be no specific orders. On all important points, however, the decision of the Committee is not final but has to be submitted to Government for orders. The disposal of questions is naturally delayed when they are to be disposed of only in quarterly meetings or after circulation among the Committee members, which takes time. As Insurance work has become crystallised and as there are definite rules on almost all points, the Comptroller should himself be able to dispose of all matters regarding the interpretation and application of the rules. In fact he should be regarded as in a better position to decide such questions than a Committee the members of which can after all only have a limited knowledge of the rules. For deciding whether a proposal is to be accepted at ordinary rates or at special rates or rejected altogether, on the basis of the family history and medical report, the opinion of the Senior Surgeon has necessarily to be accepted by a Committee of laymen and it is no use getting the opinion of the members of the Committee regarding them. In other really important cases, the Committee cannot pass final orders and their deliberation merely results in delaying the submission of the subject to Government for orders.

Work done by the Committee.

3. According to Rule 20 of the Insurance Rules every proposal has to be submitted to the Senior Surgeon for his opinion and afterwards considered by not less than 3 members and the President of the Committee when it is for first insurance or for further insurance requiring a detailed medical certificate. In case of difference of opinion among the members it has to be circulated to all the members of the Committee. There is no need for the examination of the proposal by so many officers. There are definite rules on all points and on the merits of the medical report, the Senior Surgeon's opinion has perforce to be accepted by the other laymen of the Committee. It would be quite sufficient if the Comptroller and the Senior Surgeon go through the papers and accept the proposals. If this procedure is adopted, policies can be issued a few days after the receipt of the proposals while at present over a month is generally taken in circulating the papers to the members of the Committee alone, not to speak of the time taken by the other processes of work.

Delay in the Issue of Policies.

4. The rule regarding the examination of each proposal by three members of the Committee is found to be very inconvenient in the Public Branch and has arrested its growth by unduly delaying the issue of policies. As is well known, it is necessary, in all cases of insurance which are not compulsory, to complete the contract with as little delay as possible after a person expresses his desire to effect insurance and before such desire weakens. If the work in the Public Branch is to develop satisfactorily it is absolutely necessary that the above procedure and other similar processes which delay the issue of a policy, should be done away with.

Delay in the issue of Policies in the Public Branch.

5. In British India there is no Committee for transacting Postal Insurance business and the Postmaster-General accepts or rejects proposals on the recommendation of the Medical Officer concerned and certain certificates required to be given by the superior officers of the insurant and his audit officer and manages all other business relating to it without any outside assistance in the same way as he does other work of his office. There is no reason why the Comptroller should not do similar work here, after getting the same certificates from his official superiors and the Senior Surgeon's opinion on the Medical report accompanying proposals and submitting important cases for the orders of Government with his own opinion thereon as is now done by the Committee.

Practice in British India.

6. There might have been some justification for having a Committee of the kind twenty-five years ago at the inception of the scheme but I can see none for its continuance at present. I would therefore suggest that the Insurance Committee may be abolished and the work now done by it and the powers exercised by it be transferred to the Comptroller, the Senior Surgeon aiding him by recording his opinion on all detailed medical reports and the Comptroller not having authority to reject the opinion of the Senior Surgeon without the sanction of Government. The statement of work done in the office, prepared for the quarterly meetings of the Committee might in future be submitted to Government to keep them aware of the state of work in it. The Comptroller could submit all important matters for the orders of Government.

Abolition of the Committee recommended.

I am quite sure that the members of the Committee will themselves welcome the proposal to abolish it as the work they are now doing is of a routine character and takes an appreciable portion of their time and energy which could be devoted to better purpose in their legitimate sphere of work. This measure will not only conduce to the despatch of business and the speedier issue of policies but will also substantially reduce the work done and the stationery consumed in the Insurance Office in preparing and circulating notes and papers to the Committee members and in sending them proposals for opinion and in maintaining a record of the papers so sent to each officer.

7. Passing next to the work of the office proper, it may be classified under the following heads :—

Work done in Insurance Office.

(1) Work relating to a proposal up to the stage when it is accepted and results in a policy or is rejected.

(2) The issue of a policy.

(3) The noting of the recoveries of the monthly premia paid and other work relating to a policy in force.

(4) The payment of a claim when it becomes due.

(5) The preparation of statements required for the quarterly meetings of the Committee and for the annual report to Government.

The work is of a simple and uniform character and can easily be done by ordinary clerks. Further the submission of quarterly statements to the Committee which contain the result of the work turned out by the office ensures the work being done fairly promptly in the office. At present, however, the posting of Treasury credits is somewhat in arrears owing to the non-receipt of the credit statements from the Comptroller's Office in time. June accounts are still incomplete. For July and August the statements of some treasuries have yet to be received while no statements have been received for September. This is however only a temporary difficulty and it is expected will not recur in the future.

8. There is however considerable avoidable delay in the disposal of proposals and issue of policies, due to the proposals being received in an incomplete condition and also the necessity of circulating the proposals containing detailed medical reports to three members of the Committee and the President in addition to the Senior Surgeon.

Delay in the disposal of proposals.

Many proposals in the official branch are now received wanting in some of the essential information required and their acceptance will have to be delayed till the requisite information is obtained by means of correspondence. Nearly 60 per cent of the proposals are found to be wanting in some particular or other and in some cases these defects may be remedied

by altering the proposal form suitably. The following alterations in the proposal form is accordingly suggested :— (1).

(1) An additional column may be opened for entering reasons for delay in submitting the proposal when a considerable period intervenes between the date of the proposal and the date when the person became eligible for insurance, in place of the note now found in the form.

(2) An Officer has now to sign twice on a proposal for further insurance where no detailed medical examination is required—once to the effect that the signature of the proposer was affixed in his presence and again in token of the declaration being signed in his presence. In several instances, the superior officer signs in only one place necessitating the return of the proposal by the Insurance office. If only one signature of the superior Officer is required to be entered by shifting the position of the declaration in the present form, delay due to this cause will be prevented.

(3) Many horoscopes are returned on the ground that they are not originals or authenticated copies or that they do not mention the name of the person to whom they relate. Delay due to this cause will be obviated if all horoscopes or copies thereof are required to be signed by the Head of the Office at the time of signing the proposal and the name of the proposer is entered therein. An even better method will be to require every man, appointed to Government service and having a service book opened for him for the first time, to produce his horoscope in original and to get the age as recorded in the service book verified with the original horoscope by the Head of his Office and for the latter to record a certificate to that effect on the service book. Thereafter the Head of the Office when forwarding a proposal form should certify on it that the date of birth as shown on the proposal agrees with the date recorded on the service book and that the latter contains the required certificate of verification with the original horoscope. In British India, the Post Office accepts the age recorded in the service book without any verification with the horoscope. In Mysore, the verification with the horoscope might continue but it would simplify matters greatly, if this is left to be done by the Head of the Office who has to maintain the service book. As insurance is compulsory, the verification has to be done practically in every case and this decentralisation will simplify matters and will not only reduce work in the Insurance Office but also in the Secretariat as all discrepancies between the horoscope and the service book have to be dealt with by Government at present.

(4) Some proposals are returned because no specific reasons are given in the confidential report of the Head of the Office. I am of opinion that Heads of Offices cannot ordinarily be expected to know the proposer intimately, so as to be in a position to give a certificate about the person's health, character, etc., supported by details. All that the Head of an Office should be required to state is that in his opinion, the officer is eligible for insurance and that he is not aware of any fact which would render him ineligible for insurance. If he is aware of any such facts, he should be required to state these facts on the certificate and to say that for the reasons stated, the life is ineligible in his opinion. The form of the proposal revised on these lines is appended.

The suggestion made above for abolishing the Committee will, if accepted, remedy the delay due to the circulation of the proposal among the Committee members. The desirability of issuing a policy without the least delay should however be impressed on the Insurance Office. The time taken in issuing policies in some cases is noted below :—

Proposal number	Date of receipt of proposal	Date of issue of policy	Time taken
011043	26-3-1917	5-7-1917	3 months 9 days.
011258	22-5-1917	18-7-1917	1 ,, 16 ,,
010917	1-3-1917	31-7-1917	4 ,, 30 ,,
011295	8-6-1917	31-7-1917	1 ,, 23 ,,
011226	14-5-1917	31-7-1917	2 ,, 17 ,,
011047	26-3-1917	51-7-1917	4 ,, 5 ,,
011269	28-5-1917	14-8-1917	1 ,, 16 ,,
011194	12-5-1917	14-8-1917	3 ,, 2 ,,
011296	8-6-1917	16-8-1917	2 ,, 8 ,,
010807	30-1-1917	12-5-1917	3 ,, 12 ,,
010726	30-12-1916	12-5-1917	4 ,, 12 ,,
011016	2-3-1917	12-5-1917	2 ,, 10 ,,

9. In addition to the delay in the issue of policies the other important defects in the work of the Office are the preparation of policies before the payment of the first premium and the unsatisfactory manner in which the premium receipts are recorded. These points will be dealt with at some length in the succeeding paras.

Other defects in the work of the Insurance Office.

10. The system of preparing policies in advance of receiving the first premium involves some unnecessary work as it necessitates the watching of the delivery of the policy within a month after its receipt in the Treasury and the altering of the figures in the policy register in cases where the original policy is revised. No Insurance Company issues a policy until the first premium is paid. Further it is not quite proper that a valuable document like a policy should be prepared and signed when the most important essential on which the contract is based, *viz.*, the payment of first premium is wanting. It is also very inconvenient to have to be altering the figures of the total amount of policies issued which will be subject to alteration when a policy once issued is returned by the Treasury and is revised. The present practice may therefore be altered and a policy issued only after the first premium is paid into the Treasury, as in all Companies. When a policy is so issued it may be sent to the Head of the Office to which the insurant belongs instead of to the Treasury.

Policies to be issued after receipt of first premium.

11. As maintained at present, the ledger consists of about 35 volumes of 300 pages each in which one page is set apart for each individual for recording the premium paid for five years. At the end of this period new volumes are opened and the entries relating to each insurant are carried over into them and when the insurant finally severs connection with the fund, all the volumes are referred to for verifying the total premium paid. Each page in the ledger consists of three portions, the first portion containing the names and designation of the insured the numbers and amounts of the several policies taken by him the monthly premium due thereon, the reversionary bonus due to him and gives reference to the numbers in the nomination register, the death register, the Government due register, discharge register, etc.

The Ledger.

The second portion contains a record of the premia paid monthly for five years

The third portion contains notes of correspondence pertaining to the individual such as that relating to the non-payment of premium during leave or period of suspension.

12. The entries in the first part have to be recopied every five years and this entails on the office additional work of an avoidable character. Most of the correspondence noted in the third portion relates to premia not collected in the months to which they relate but are collected subsequently. Such correspondence has no permanent value and a permanent record like the ledger should not be burdened with such matters of an ephemeral interest. The record of the premium receipts in the second part is unsatisfactory as the postings in the ledger cannot be totalled and directly verified. The method now adopted for checking premia collections is to call over the entries in the abstract of Treasury collections, to tick off the corresponding entries in the ledger and to make a total of the former and verify it with the total collection recorded in the Comptroller's books. The Head Clerk has to spend the major portion of his time in calling over and agreeing the postings, a very laborious and monotonous, but nevertheless, important, task requiring to be performed by a responsible official, as it constitutes the sole check on the ledger postings. Even when this work is done, there is no certainty that the ledger postings are quite accurate. The ledger is the most important register in an Insurance Office, as the collection of premia is recorded and watched in it and it is highly unsatisfactory to have it in a form in which the postings cannot be easily and completely verified. The form of the ledger now maintained is thus not quite satisfactory and needs revision the most serious defects in it being (1) that it does not allow the premium collected each month from the several insured officials being totalled and verified directly with the Comptroller's books, (2) that it requires all the ledger volumes to be renewed involving the transcription into them of a large number of entries once every five years and (3) that notes of correspondence which are of no value are allowed to be entered in its pages.

Defects in the Ledger.

13. To remedy the defects pointed out above, I would split up the present Ledger into two registers styled the Premium Ledger and the Personal Ledger, the former to contain a note of all collections and the latter, of all details of a permanent character relating to the insured which may be required for

Revised form of Ledger suggested.

reference. I would have the Premium Ledger in a form in which the amounts may be entered one below the other and can be totalled and verified and I would keep the Personal Ledger as a permanent record for all time without any need to renew or recopy it periodically. The forms suggested for these registers, are appended (Appendices A and B).

The proposed forms described.

14. The Premium Ledger would have the names, Policy numbers and the amount of monthly premia printed as in the present abstracts of Treasury collections from which latter, the collections would be posted every month in the former. This Ledger would also show the arrears of premia due at, and the total premia paid up to, the beginning of each year by each individual. The total collections of each month and the total premia paid by each insured could be made out and verified in this with the greatest ease. The Personal Ledger in the form suggested will contain six names in each page and will last for ever, while the present Legder contains only one name in each page and has to be renewed every five years, *i.e.*, instead of about 35 volumes to be renewed every five years we will have only six volumes of the same size permanently.

Advantages of the proposed Ledger.

15. If the Ledger is maintained in the form suggested above, the laborious checking of the Ledger postings now done by the Head Clerk will be unnecessary, the work of the Ledgerers will be lightened and there will be some saving of stationery also in addition to the postings becoming susceptible of perfect verification. When once the name has been brought on the Policy Ledger, the form proposed provides an automatic and complete verification of (1) the amounts collected each month (2) the total amount paid by each individual up-to-date and (3) the arrears due by each individual. Wrong figures in the Ledgers will be disclosed by a discrepancy between the total of the Ledger and the Comptroller's books while postings against wrong names and arrears due by each individual will be brought out by running the eye over the several pages of monthly collections and the column in which the premium due per month is noted.

Entering a new policy in the Ledger.

16. When a new policy is issued, the Policy Clerk should simultaneously enter the name of the individual, the number of the policy, the amount of premium due and the bonus and other particulars in the Treasury Credit Abstract, the Premium Ledger and the Personal Ledger, so that there may be no danger of the demand on account of the new policy being overlooked. Such entries may be initialled by the Joint Secretary or the Assistant Secretary in the Ledgers at the time the policies are signed. To further ensure the entry of a new policy in the Premium and Personal Ledgers, the number of the pages of the Ledgers in which the entries have been made may be entered in the Policy Register. For this purpose the headings in the Policy Register may be revised as shown in Appendix C.

Further simplification in posting credits.

17. According to the present practice, each item of premium receipt is entered twice, once in the abstract of treasury credits and a second time in the Ledger, and I have allowed these two entries to continue, satisfying myself with only altering the form of the ledger. Theoretically, it ought not to be necessary to enter an item twice and it ought to be sufficient to enter such items only once, namely, in the Ledger. The object of keeping the treasury abstracts is to enable the collections being verified with the Comptroller's registers, and to facilitate the posting of items into the Ledger. The first of these objects would be served equally well by keeping a broad sheet in which the totals of the several premia collection statements of each treasury may be entered, instead of each individual receipt being entered separately. As regards the second object, there would be less labour in posting straight into the ledger than in posting first into the intermediate abstract and then into the ledger from it. The credits in each treasury could be verified from the broad sheet, while the total of the postings of the ledger could be verified with the Comptroller's books. There should be no difficulty in adopting this procedure but as it would mean an entire recasting of the present method of accounting followed in the Insurance Office, I hesitate to recommend it for immediate adoption. But I would suggest that it may be adopted a year or two hence when the Comptroller feels confident that it can be introduced without causing any difficulty.

Destruction of old records.

18. Though the Insurance Office has been in existence for over 25 years, no rules have been framed for the destruction of records nor have any been destroyed therein so far, with the result that a large quantity of old and useless papers is encumbering the racks. The old and useless papers require to be

destroyed and some definite rules are required for future guidance. Treasury Credit Statements, Abstract of Treasury Collections and Discharged Policy bundles, are the papers which are occupying a large volume of space and which require to be destroyed. Treasury credit statements are first entered in Treasury Abstracts and then in the Ledgers. When the Ledgers are preserved permanently, there is no need to keep for any length of time the Treasury Credit Statements or the Abstracts in which they are entered. I would accordingly suggest their destruction after five years. As regards bundles of policy papers, the papers contained in them may be divided into two classes, the first class consisting of the papers containing information on which the proposal was accepted and policy issued, and the second class relating to the payment of the claim when it accrues. All papers of the first class excepting the proposal and the report of the Medical Officer, such as the policy, the report of the Head of the Office, the certificate of age, etc., may without any inconvenience be destroyed after a policy is discharged and payment is made. The important information contained in them will be found in the proposal and policy registers and these will be sufficient for all reference and statistical purposes. These papers may therefore be destroyed three years after the policy is paid. The proposal and the medical report may however be preserved permanently for possible future actuarial calculations. In the second class also there are some papers which it is not advisable to destroy soon, as they may be required to serve as evidence of payment to the proper persons and to protect the Insurance Office against possible claimants. Papers of this kind are the party's voucher for receiving bonus and the court certificate or the original nomination application on the authority of which payment is made. These papers may for the present be kept permanently, as also other papers which may be of special importance for any reason. All other papers of the second class such as, the death report, may also be destroyed three years after a policy is actually paid and discharged. To enable the destruction of records being made without any effort, the papers to be destroyed at the end of three years and the papers to be kept permanently may in future be separated in the policy bundles at the time of payment of bonus and the two sets of papers kept separately until the time arrives for the former to be destroyed.

19. Registers for noting premium in arrears and the recovery thereof:—

Registers for noting premium in arrears and the recovery thereof.

At present there are no registers in which all the arrears of premia due, are brought together in one place and their recovery watched. As it is desirable to have registers for this purpose, suitable forms are appended (Appendices D and E). Arrears of premia need be brought on these registers, only when they are payable in instalments. Arrears due in cases of leave with allowances when premium is paid in a lump at the time the leave allowances are drawn need not be entered in these registers as their recovery may be watched without any inconvenience from the Premium Ledger itself.

20. The following are some suggestions of a minor character for doing away with unnecessary work now done:—

Miscellaneous suggestions.

(*a*) At present all cases where payment is to be made are to be submitted to the President for orders (Rule 23 of the Insurance Rules). As all orders for payment are based on a nomination application registered in the Insurance Office or a certificate of a competent Court of Law, the submission to the President is unnecessary and merely causes delay in payment. If, as suggested at the beginning of this note, the Committee is abolished, the submission to the President of such cases, would automatically cease. But even if the Committee should continue, there is no reason why the Comptroller should not be allowed to authorise such payments. If this proposal is accepted, the Regulation passed recently empowering the President to authorise payments not exceeding Rs. 1,000 will have to be modified and this power delegated to the Comptroller.

(*b*) Statement III submitted to Government with the Annual Report shows the policies issued during each year classified according to the districts to which they relate. What purpose this statement serves is not clear. So far as I can see it serves no purpose whatever. The submission of the statement may be discontinued and the Insurance Office saved the trouble of preparing it.

(*c*) In the casualty register maintained, I find a number of entries such as real age, accepted age, age of parents at death, height, weight, chest girth, respiration per minute, pulse

per minute, specific gravity of urine, opinion of the medical officer, made from the medical report furnished at the time the officer submitted his proposal and underwent medical examination. These entries serve no purpose and are not at present made use of on any occasion. When a claim for repayment is under consideration, the medical certificate has to be, and is, actually examined in original and no extract from it would be considered sufficient and when an individual is dead and his claim discharged there is no need to keep a record of the details elicited at the initial medical examination. These headings may therefore be omitted.

(*d*) In the register where rejected proposals are entered, separate columns may be opened for noting temporary and permanent rejections separately, so that the case of each class may be found out at a glance and a watch kept over the temporary rejections.

(*e*) Similarly in the Proposal Register additional columns may be opened for separately noting first, further and optional proposals, so that the total of each class required for the statements to be submitted at Committee Meetings may be got without any effort.

(*f*) There is no need to have a premium receipt book and it may be done away with, without any inconvenience.

(*g*) The Policy Register as now maintained contains eight names in each page. Without any inconvenience more than twice the number can be entered in each page by reducing the width of the space allowed for each item. If this is done, the number and size of these Registers will be reduced and work facilitated.

(*h*) It is desirable for obvious reasons to separate the form of the medical report from the proposal form, to keep the former confidential and to issue it only to medical officers.

21. *Public Branch.*—If the Public Branch should develop satisfactorily, it is absolutely necessary that the rules should provide for all the necessary formalities being gone through when the individual's desire to insure is at its height and is not weakened by lapse of time. The procedure should therefore be such as to admit of the medical examination being effected with as little delay as possible after a person expresses his willingness to take a policy. At present an individual has to send the proposal to the Secretary who on receiving it will write to the Senior Surgeon to arrange for the medical examination. The latter in his turn selects the Medical Officer who in almost all cases, is the District Medical and Sanitary Officer of the District and asks him to arrange for the examination in consultation with the proposer. This method is unnecessarily circuitous, takes much time for the medical examination being conducted and delays the completion of the proposal. It would simplify matters and conduce to the development of this branch if a proposer is permitted to go to a District Medical and Sanitary Officer straight and the latter allowed to examine him at once if a proposal duly supported by a domicile certificate and evidence of age, be presented to him. If these papers are sent by the Medical Officer with his certificate and report to the Insurance Office, the proposal will result in a policy in a very short period. Of course, the Comptroller will in every case have the medical report examined by the Senior Surgeon and accept the proposal only with his concurrence.

Medical Examination of persons desirous of insuring in the Public Branch.

K. L. DATTA.
12—11—17.

APPENDIX A.

Premium Ledger.

Policy No.	Name	Total premium paid up to the beginning of this year from previous register	Arrears of premium due on 1st July	Amount of monthly premium due	Amount of premium paid in							Total collections during the year	Total collections up to the end of the year	Balance due at the end of the year	Remarks
					July	August	September	October	April	May	June				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16

APPENDIX B.

Personal Ledger.

Name ... ...

Designation at entry ... ...

Date of birth ... ...

Nomination Number ... ...

Policy Number ... ...

Date of payment of 1st premium ...

Amount of policy ... ...

Monthly premium ... ...

Reversionary bonus addition ...

Initials of Assistant Secretary ...

Policy number ... ...

Date of payment of 1st premium ...

Amount of policy ... ...

Monthly premium ... ...

Reversionary bonus addition ...

Initials of Assistant Secretary ...

Date of exit ... ...

Total premium paid ... ...

Number in Government due Register ...

Number in death and paid up registers

APPENDIX C.

Register of Policies.

Serial number of policy	Name of insured	Designation	Number of proposal	Date of acceptance of proposal	Date of issue of acceptance notice	Name of Treasury where first premium is paid	Date of payment of first premium	Date of birth
1	2	3	4	5	6	7	8	9

Age	Amount of monthly premium payable	Amount assured	Date of last payment	Number of page in personal ledger	Number of page in premium ledger	Number of the first policy, if any	Remarks
10	11	12	13	14	15	16	17

APPENDIX D.

Register of outstanding premia recoverable in instalments.

Serial No.	Policy No.	Name of insured and address	Monthly premium	Reason for arrears	Date from which arrears begin	Opening balance of arrears, if any	Premium due in		
							July	August	September
1	2	3	4	5	6	7	8	9	10

Premium due—*concld.*					Total premium due	Item number in register of payment of arrears	Remarks
October	November		May	June			
11	12	13	14	15	16	17	18

APPENDIX E.

Register of collections on account of arrears of premia recoverable in instalments.

Serial No.	Policy No.	Name of insured and address	Item number in register of arrears due	Arrears of premium due	Interest at 4 per cent	Total due or balance brought from previous year	Amount of monthly instalment of repayment	Number of months in which to be repaid
1	2	3	4	5	6	7	8	9

Repayments in							Total repayments	Balance carried forward	Remarks
July	August	September	October		May	June			
10	11	12	13	14	15	16	17	18	19

REVISED FORM OF PROPOSAL.

MYSORE STATE LIFE INSURANCE.

Form to be filled up by the person who proposes to insure his life.

1. Proposer's name in full.....
2. Father's name in full.....
3. Address in full.....
4. Race, caste or religion.....
5. Place of birth.....village.....Taluk
6. Date of birth.....day.....month.....year. Present age.....
7. Evidence of age furnished. (*Vide* Note 1 *infra.*)
   (1) Horoscope attested by the Official Superior or Baptismal certificate.
   (2) If no horoscope is available a declaration signed by two respectable persons and duly attested.
   (3) Authenticated extract from the Service Register.
8. Present substantive pensionable appointment.
9. Pay of the above appointment.
10. Present temporary or acting appointment, if any, and nature thereof.
11. Salary drawn in the above.
12. Date of 1st appointment in permanent pensionable service.
13. Pay and designation of such appointment.
14. Explanation for delay in sending proposal in cases where a proposal for 1st insurance or for further compulsory Insurance is not sent up three months after such proposal becomes due.

15. Total length of service to date.....years.....months.....days.

16. Total length of leave since entry into service ... Y. M. D.
    - Privilege leave on account of illness.....
    - Privilege leave on other occasions.....
    - Leave on P. A. and Furlough.....
    - L. W. A.....
    - Total.....

17. Amount of premium for which Insurance has been already effected (if any). Rs.....
18. Do Compulsory insurance is now proposed. Rs.....
19. Do optional insurance is now desired (if any). Rs.....

Place — Signature of proposer
Date — Designation

DECLARATION TO BE SIGNED BY THE PROPOSER BEFORE THE OFFICIAL SUPERIOR.

I do hereby declare that the foregoing statements (*and those made by me to the Medical Officer on the occasion of my first insurance) are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for this insurance on my life and that if it shall hereafter appear that I have wilfully made any untrue statement or have fraudulently concealed any material information or circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited and the contract rendered absolutely null and void.

(To be attested before the Official Superior.)

Signature of Proposer.

The above declaration was signed by the proposer in my presence and I further certify that the proposal is accompanied by the necessary evidence of age as per notes in the body of the proposal form and below.

Place.....

Signature of Official Superior.

Date.....191

Designation.....

* The portion in brackets in the declaration to be signed by the proposer should be scored out in the case of a proposal for first insurance.

NOTE 1. If the Proposer be a Christian, he should attach his Baptismal Certificate, or if this is impracticable, produce satisfactory evidence as to his age. If the Proposer be other than a Christian, he should forward his horoscope, or other document recording the date of his birth made about that time or a compared copy of such, attested by a Magistrate under his signature and seal. If such documentary evidence is not in existence, he should attach to the proposal the statements in regard to his date of birth, of two respectable persons, preferably of his close relatives, executed before his official superior or a Magistrate or an officer of Government not below the rank of an Amildar. Extract of the date of birth of the proposer entered in his Service Register should also be furnished.

NOTE 2. Proposals in which any of the above columns are left blank or are imperfectly filled in will not be considered complete and the pay of the proposer is liable to be stopped till they are completely and correctly filled in.

W D —GPB—175—14-11-17.

Special Officers' recommendation

Opinion of the Comptroller and Ex. Officio Secretary Insurance Committee
M. N. Krishnan
2 Row.

Opinion of the Joint Secretary
3

Insurance Committee

Revenue Secretary's Opinion
W. B. Rama Swamiah
4

Excise Commissioner's Opinion
W. K. Chandy
5

Surveyor Surgeon's Opinion
W. J. V. Symington

Opinion of the I. G. of Police
7

C.W.K.R. Insurance Agent

Presidents' Opinion.
Rajamantra Pravina
D. Bh. J. S. Chakravarti.
8.

2 3 4 5 6 7 8.

Paras 166

Abolition of the Committee for reasons Stated in paras above noted.

(A) All important matters not provided for in the Rules are decided by Government. Cases of doubt and difficulty are also referred to them. I think that for the transaction of business relating to Insurance a Committee of Officers is not necessary and am therefore of opinion that the Committee be abolished.

(A) The most enlightened form of Administration of business Connected with Insurance, Municipalities, and Banks is that by means of a Committee of Members. The abolition of the Committee would be a retrograde move. It is advantageous for the Government to have the advice of the Members who also I agree to the suggestion for the abolition of the Committee and to the whole work relating to Insurance being entrusted to a Single Officer who will deal himself with all ordinary matters and obtain the order of Government in cases of doubt and importance. Whether the Comptroller can along with his other multifarious duties do this work is a point on which I feel considerable doubt. It seems to me

Para 8.

Remedies suggested

(B)

I agree to the

be saved by the adoption of this Suggestion

(C) I agree with the Secretary (Initialled) S.V.R.

(D)

Paras 11 to 16

Suggests Splitting up of the Premium Ledger into 2 Registers Styled the Premium Ledger and Personal Ledger for reasons Stated.

(D) I agree. There is much to recommend the revision of Ledger Suggested by Mr Dallas but trial for one or two years must be for all Districts as no Ledgers according to Districts are maintained (Initialled) S.V.R.

The new forms may be tried for the Policies of one District and then adopted for all the Districts.

whether the Financial Secretary Cannot be placed in Charge of the Department in case another whole time Officer is not considered necessary

I agree with the Secretary except on the following points

1.) I think that the Committee should Continue Instances have occurred in which errors having escaped the Office and the Senior Surgeon, have been detected by Members in Course of Circulation for the Dublin Branch

(B) I agree to the proposals made in para 8 of Mr Dallas note (Initd) K.R.S

(E)

Para 18:-

Suggests

A

to obviate delay in the disposal of proposals.

alterations suggested in this para.

represent the Insured on points of doubt difficulty and on matters not provided for in the Rules.

Paras 9 & 10:

Suggest to prepayment and issue of Policy after payment of First Premium

We are already following this procedure in respect of Policies of the Public Insurance Branch. I think we may well follow it in the Official Branch also. There is a great deal of correspondence now in regard to Policies not taken delivery of in time and all this will be

(C) Pre-eminently So in business relating to the Public Branch.
(Initialled) S.V.R

(B) It is safer and worth all the trouble and delay to have proposals scrutinised by the whole Committee not less than three as at present. The alterations in the proposal forms may be effected
(Initialled) S.V.R.

That in considering the ~~grand~~ expansion of the work of the Department of Labour and the scope for still further development the Department should be placed under a whole time Officer of high Status assisted by a sufficient number of assistants. I would suggest for consideration

destruction of Records.

detailed list of records and registers of the Office and the periods for which they should be preserved, has to be prepared and in fixing the periods of preservation, the suggestions of N. Datta contained in this paragraph will be taken into consideration

I agree (Initialled) S.V.R.

(C) I agree (Ind) RRS

There must be a committee in any case and representatives of the Policyholders will in course of time have to be included in the Committee. For the Official Branch also as transactions involving large sums are involved it is better to have

(F)

Para - 20. (a)

Suggests remedies for expediting disposal of cases

clear cases in which payment can be authorised on registered nominations

The powers may be delegated to the Secretary

(Initialled) S.V.R.

(F)

I think the responsibility for the payment should vest in the President.

nominations or on found certificates need not be submitted to the President. I agree (Initialled) S.V.R.

(b) omission of Statement III in the Annual Report. I agree. - do -

(c). Omission of certain details now entered in the Casualty Register. I agree. - do -

(d) & (e). Provision of Columns in the Proposal Register. I agree.

It is open to him however to delegate his power to the Secretary to such extent as he may consider proper. No amendment of the Regulations in this respect seems to be necessary.

a committee and have the proposals placed before a number of highly placed men. The delay of a few days or weeks is not a very serious matter.

Mr Datta several times in the course of his notes

(f)

abolition of Premium Receipt Book — I agree. — The Premium Receipt Book may Continue. (Ind) S.V.R.

(g)

To increase the number of entries on each page of Policy Register — I agree. — I agree (Ind) S.V.R.

(h)

Separation of Proposal Form from Medical Report Form — I agree. — do — J.S. — H

has stated that the Insurance contract should be completed as quickly as possible when the individual's desire to insure is at its height and before it cools down that may be a good

Para. 21 (G)

Suggests that facility should be provided for proposers in the Public Branch to go to Examining Medical Officer for Medical Examination instead of through Senior Surgeon.

If all proposers for Public Insurance could be required to go to the respective District Medical Officers the suggestion would be acceptable and it would go far to expedite the submission and disposal of proposals. Officers other than District Medical Officers the Assistant Sanitary Commissioner

S.V.R. 17.1.18.

business policy for profit seeking Companies but need not be the Spirit of working a State Insurance Scheme founded for the benefit of the people.

2). As regards Selection of Medical

have also to be requested to examine proposers who cannot conveniently go to District Head Quarters. As resolved by the Committee at the last meeting, the Surgeon has been requested to furnish a List of the Officers who can be entrusted with the work of examining proposers for Public Insurance.

I agree with

Officer, the question is not free from difficulty. Small policies say 100 - no policies will not be possible for the masses if medical examination by high officers such as District

With this List, the Insurance Office can tell proposers to go to the nearest Medical Officer included in the List without any further reference to the Senior Surg. con. If as Mr Datta has suggested the proposal form is divided into two

The committee of members may

District Surgeons is insisted upon in every case. On the other hand if certificates of low paid medical subordinates are to be accepted there is obvious risk.

parts viz the part relating to the Proposal proper and that relating to the Medical Examination the first part may go to the Insurance Secretary who can immediately instruct the proposer to appear before the Medical Officer concerned and the Medical Report.

I agree generally with the opinion expressed by the Secretary on the different points as regards the

I welcome the abolition of this honorary work but with due deference to Mr Datta I think that a committee is necessary the number of members may be reduced and perhaps the items

A great safeguard in such cases would be an uncertainty about the exact Medical Officer before whom a proposer will have to go up so as to make collusions difficult.

(6) I agree to the suggestions made in para 21 I think that no officer below the rank of District Medical Officer

hard can
be sent by
the Examining
Medical
Officer to
the Insurance
Office through
the Senior
Surgeon
The adoption
of the pro
cedure will
minimise
delay which
is occurring
in the ex-
isting pro-
cedure.
(Initialled)
M.K.K.

I agree with the Secretary.
(Initialled) S.V.R. 17.1.18.

the
abolition
of the com-
mittee
Mr Datta
has —
himself
felt quite
sure
that the
Members
will wel-
come the
proposition!!!
(Initialled)
B.R.
18.1.18.

that
Should
necessarily
go to the
Committee
but I
am not
in favour
of leaving
the entire
Insurance
business
with the
Committee
with the
proposals
of
Mr Datta
I agree.
(Initialled)
K.C.
19.1.18.

36

Should be
Competent
— to examine
— the proposer
Exception may
I be made in the
Case of
Concur
with
Mr Dallas
opinion
and I
wish that
his sug-
gestions
will be
adopted.
(Signed)
F.F. Armytage
25.1.18

Selected Assistant
Surgeons re-
Commanded
by the Senior
Surgeon. But
on no account
Should a cer-
tificate by an
Officer below
the rank of
at least an
Assistant Surgeon
Should be
accepted.
(Signed)
K.K. Srinivasagam
3.2.18

Moreover the exa
mination of Insuran
Cases might con-
veniently be co-
ordinated with
the Form-pro
grammes of
the several medi
cal Officers.
Hence the presen
practice of re-
quiring the Senio
Surgeon to fix
the Office time
and place
of Medical
Examinations.
The matter

is already under ~~consideration~~ Consideration by the Insurance Committee and may be left to be dealt with by them in ordinary Course.

(Initialled)
J. S. C.
14.2.18.

"True Copy."

Alfred Mundella
Assistant Secretary

Compd.
D
16.2.18.

Government of His Highness the Maharaja of Mysore.

GENERAL AND REVENUE DEPARTMENTS.

G. O. No. Fl. 6944-93—G. F. 89-17-2, dated 20th May 1918.

State Life Insurance Office.

Passes orders on the suggestions of the Special Officer Mr. K. L. Datta, M.A., for the better working of the ——.

W D 2315—GPE—4-6-18—405

State Life Insurance Office.

No. Fl. 6944-93—G. F. 89-17-2, dated 20th May 1918.

PROCEEDINGS OF THE GOVERNMENT OF HIS HIGHNESS THE MAHARAJA OF MYSORE.

GENERAL AND REVENUE DEPARTMENTS.

Read—

Note dated 12th November 1917 of Mr. K. L. Datta, Special Officer, suggesting certain improvements for the better working of the State Life Insurance Office.

Order No. Fl. 6944-93—G. F. 89-17-2, dated 20th May 1918.

The proposals of Mr. Datta made in his note read above may be classified under three heads as under:—

(i) The abolition of the Insurance Committee, all insurance office work being done by the Comptroller with the help of the Senior Surgeon, subject to the orders of Government.

(ii) Changes in the forms of Registers and in the mode of working in the Insurance office:—

1. to avoid delay in the disposal of policies,
2. to reduce unnecessary work resulting in the preparation of policies before payment of first premium,
3. to remedy defects in the ledger,
4. to destroy old and useless records,
5. to have an effective watch over recovery of arrears of premia, and
6. to effect reduction under miscellaneous items of work,

(iii) Permitting proposers of Public Insurance to go to a District Medical and Sanitary Officer straight for Medical Examination and to forward the applications through him to the Secretary to the Insurance Committee.

2. After consulting the President and the Member of the Insurance Committee and considering all aspects of the case, Government are pleased to pass the following orders on the several suggestions of Mr. Datta.

3. The proposal to abolish the Insurance Committee does not commend itself to Government. The Insurance Committee will, however, be requested to take needful action with a view to reducing as far as possible, delay in the issue of policies, due to circulation of papers to Members.

4. The several suggestions of Mr. Datta regarding changes in the Registers and in the working of the Insurance office are approved subject to the following remarks:—

(1) The splitting up of the Premium Ledger into two registers styled the Premium Ledger and the Personal Ledger will, in the first instance, be tried for one district and then introduced gradually for the other districts.

(2) A detailed list of records and registers of the office will be prepared and the period for which each should be preserved, fixed in accordance with the suggestions of Mr. Datta.

5. As regards Mr. Datta's proposal to permit the proposer in the Public Branch to go to a Medical officer direct for examination, Government understand that this question has already been under the consideration of the Insurance Committee and separate orders will issue in due course on receipt of definite proposals from that Committee.

C. S. BALASUNDARAM IYER,
Chief Secretary to Government.

To—The Secretary, Insurance Committee.
The Comptroller to the Government of Mysore.
The Heads of Departments and Deputy Commissioners of Districts.

Exd.—C. R.

Proceedings of the Government of H.H. the Maharaja of Mysore.

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Read--

Note dated 12th November 1917 of Mr. K. L. Datta, Special Officer, suggesting certain improvements for the better working of the State Life Insurance Office.

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O r d e r -- No. H 6944 -93
G.O. 89-17-2.

Dated Bangalore, the 20 May 1918

The proposals of Mr. Datta made in his note read above may be classified under three heads as under:-

I. The abolition of the Insurance Committee, all insurance office work being done by the Comptroller with the help of the Senior Surgeon, -- subject to the orders of Government.

II. Changes in the forms of Registers and in the mode of working in the insurance office.-

1. to avoid delay in the disposal of policies.

2. to reduce unnecessary work resulting in the preparation of

policies

policies before payment of 1st premium.

3. to remedy defects in the ledger.

4. to destroy old and useless records.

5. to have an effective watch over recovery of arrears of premia and

6. to effect reduction under miscellaneous items of work.

III. Permitting proposers of Public Insurance to go to a District Medical and Sanitary Officer straight for Medical Examination ~~instead of~~ the Secretary to the Insurance Committee to forward the application thereafter

2. After consulting the President and the Members of the Insurance Committee and considering all ~~the~~ aspects of the case, Government are pleased to pass the following orders on the several suggestions of -- Mr. Datta.

3. The proposal to abolish the Insurance Committee does not -- commend itself to Government. The Insurance Committee will however be

be requested to take needful action with a view of reducing, as far as possible, delay in the issue of policies, due ~~to~~ intimation of papers to members -

4. The several suggestions of Mr. Datta regarding changes in the Registers and in the working of the Insurance office are approved subject to the following remarks.

(1) The splitting up of the Premium Ledger into 2 registers styled the Premium Ledger and the Personal Ledger will in the 1st instance be tried for one District and then introduced gradually ~~in~~ for the other Districts.

(2) A detailed list of records and registers of the office will be prepared and the period for which each should be ~~prescribed~~ maintained, fixed in accordance with the suggestions of Mr. Datta.

5- As regards Mr. Datta's proposal to permit the proposer in the Public Branch to go to a medical officer direct for examination, Government understand that this question has already been under the consideration of the Insurance Committee and -- separate orders will issue in due course on receipt of definite ---

proposals

proposals from that Committee.

15/3/18

Chief Secretary to Govt.

To

The Secretary Insurance Committee
The Comptroller to Government.
The Heads of Departments and
Deputy Commissioners of
Districts.

GKV.